

EXHIBIT K

FLCT

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	O.M.B. No. 3067 0284 Expires April 30, 1998	
SECTION I - LOAN INFORMATION				
1. LENDER NAME AND ADDRESS FLAGSHIP CAPITAL 28051 US HIGH 19 N STE. E CLEARWATER FL 34621		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) CERTIFIED ADDRESS: 138 KILDARE DR SEBASTIAN, FL 32958-5211 PARCEL ID: DONE TO SITE ADDRESS MATCHING ORIGINALLY SUBMITTED (OR AKA) ADDRESS: 138 KILDARE DRIVE SEBASTIAN, FL 32958 PARCEL ID: 31-39-18-00003-5580-00014.0		
3. LENDER ID. NO.	4. LOAN IDENTIFIER SUBPRIME	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$		
SECTION II				
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
NFIP Community Name	County(ies)	State	NFIP Community Number	
SEBASTIAN, CITY/INDIAN RIVER COUNTY	INDIAN RIVER	FL	120123	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	NFIP Map Panel Effective/ Revised Date	LOMA/LOMR	Flood Zone	No NFIP Map
120123 0079 F	07/02/92	Yes _____ Date _____	A	
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
<input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in NFIP). <input checked="" type="checkbox"/> Regular Program since 04/15/80 <input type="checkbox"/> Emergency Program of NFIP <input type="checkbox"/> Federal Flood insurance is not available because community is not participating in the NFIP <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA). Federal Flood insurance may not be available. CBRA designation date: _____				
D. DETERMINATION				
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONED BEGINNING WITH LETTERS "A" OR "V")? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.				
E. COMMENTS (Optional: Note: Any Data preceded by @ has been modified from your original request.)		LIFE OF LOAN CERTIFICATION TRANSFERABLE		
Certify To: REPUBLIC BANK DBA FLAGSHIP CAPITAL Attention: LINDA DALY Department: FLAGSHIP CAP WHLSLE Floor: 4TH Borrowers Name: THROM, VERON H & AGNES File Reference: 31-39-18 Census Tract: FIPS ST: CNTY: MSA: CEN: Loan Comments: Property Comments:		Subdivision Name: SEBASTIAN HIGHLANDS Condo Unit Number: Filed Plat Number: Section: Ward: Block: 559 Lot: 14 Township: Range: Section: Tract: CENSUS 508.03		
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.				
F. PREPARER'S INFORMATION				
NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender) Transamerica Flood Hazard Certification P.O. Box 607 Elmwood Park, NJ 07407-0607 Customer Service: (800)247-3384, FloodFax: (800)553-3424		DATE OF DETERMINATION 10/30/97 TFHC CUSTOMER ID 36470 TFHC CERTIFICATION NUMBER 19971030SE0226		